

**Information to identify the case:**

Debtor 1	<u>Deborah A. Darby</u>	Social Security number or ITIN	xxx-xx-5588
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-11327-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A. Darby

4/9/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Deborah A. Darby  
Debtor

Case No. 19-11327-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db	+ Deborah A. Darby, 258 Trumbull Street, Elizabethport, NJ 07206-2116
517981038	+ Dept. of Housing and Urban Development, Attn: C&L Services Corp., 2488 E. 81st Street, Suite 700, Tulsa, OK 74137-4267
517981041	+ Majestic Lake, 635 East Highway 20, Upper Lake, CA 95485-8793

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 09 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 09 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS CITRON, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Synchrony Bank by AIS InfoSource, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
517981037	Email/Text: ebnnotifications@creditacceptance.com	Apr 09 2024 20:43:00	Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034
517981035	+ EDI: CAPITALONE.COM	Apr 10 2024 00:40:00	Capital One, Po Box 6492, Carol Stream, IL 60197-6492
518045039	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517981039	+ EDI: DISCOVER	Apr 10 2024 00:40:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
517993750	EDI: DISCOVER	Apr 10 2024 00:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517981040	EDI: IRS.COM	Apr 10 2024 00:40:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
518017289	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 09 2024 20:43:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
520169514	+ Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
518011881	+ Email/Text: RASEBN@raslg.com	Apr 09 2024 20:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, C.O., RAS Citron, LLC, 130 Clinton Road, Suite 202,

Total Noticed: 23

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ajennings@raslg.com
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Laura M. Egerman	

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TOTAL: 12